

Knowledge is the key with *Ask Underwriting*



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Irish Life's *Ask Underwriting* is your complete guide to the underwriting experience. It covers all aspects of underwriting. Initially launched in 2009, *Ask Underwriting* has proven hugely successful to-date with nearly a quarter of a million hits to the site. The site has recently undergone a makeover including a new look and feel, updated non-medical limits on our Requirements Calculators and some new medical sections including Prostate, Obstructive Sleep Apnoea and Sjogren's disease.

The Medical Section takes you through hundreds of medical conditions briefly outlining the condition, what evidence we are likely to need and the likely acceptance terms we offer. Financial Underwriting gives an overview of our philosophy to financial underwriting along with access to our Financial Questionnaires while the Income Protection section details the background to income protection cover along with information on our claims reputation. We also have a handy occupation guide which quotes the occupation classes for hundreds of occupations. You can access our up to date non-medical limits for Life, Specified Illness and Income Protection cover on our Requirements calculator, and calculate your customer's BMI on the Body Mass Index calculator and much more.

There are many ways to access *Ask Underwriting* one of the most popular being our broker portal www.blinc.ie. You can also download our *Ask Underwriting* app on the Google Play store or iTunes for free today, no log in details or passwords required. So whether you are in the office or on the road, you can always access *Ask Underwriting*!

Ask Underwriting continues to grow in popularity. Irish Life was the first to introduce an online guide in 2009 and an underwriting app in 2012. Since it was launched the app has been downloaded over 800 times. Mirroring the desktop version, the app gives you access to hundreds of medical conditions, our requirements

calculator, body mass index calculator and occupation guide. The most regularly viewed medical conditions on *Ask Underwriting* continue to be Cancer, Diabetes, Blood Pressure, Depression and Asthma. Our flyers and questionnaires have been downloaded over 12,000 times with our customer Fast Track Questionnaire the most popular. You can also access all the most recent flyers, medical forms, financial questionnaires and claims stats on the Underwriting Library.

Knowledge is the key with *Ask Underwriting* and it allows you to set expectations with the customer from the outset. In our experience this is a key driver in getting cases issued. Another advantage to financial advisors continues to be ease of access and the ability to set expectations with your customers. With that in mind, let us take a look at some case studies whereby using *Ask Underwriting* you will immediately have access to the likely underwriting decision.

In both these case studies below, our underwriting decision can be reached by using our *Ask Underwriting* desktop version or the app. You can see how easy it is to access the guide and obtain an indication of the potential underwriting decision. As your number one supporter this is another example of our commitment to provide valuable supports and services for brokers. So talk to your Account Manager or log on today for your underwriting needs and download the app.

Irish Life Assurance plc is regulated by the Central Bank of Ireland

Male, age 35, proposing for €40,000 p.a. Income Protection. Working as a Civil Engineer



Occupation Guide – On reviewing this section you can see we offer occupation Class 2 to age 60.
Requirements Calculator – No medical evidence, subject to clean application form.

Underwriting decision in this case is standard rates for Income Protection.

Female, age 47, proposing for Life Cover & Specified Illness Cover over 20 years Height and weight: 5' 3" / 12 stone

Her disclosure indicates she is on medication to control Blood Pressure last three years and her G.P. has told her it has been normal since she started treatment.



Body Mass Index Calculator - You can enter the customer's height and weight details and calculate a BMI of 30 – which is standard rates for Life & Specified Illness Cover.

Medical Section – On reviewing the Hypertension / Blood Pressure section you can see that if the condition is controlled on medication it is standard rates for Life & Specified Illness Cover.

Underwriting decision in this case is standard rates for Life and Specified Illness Cover.